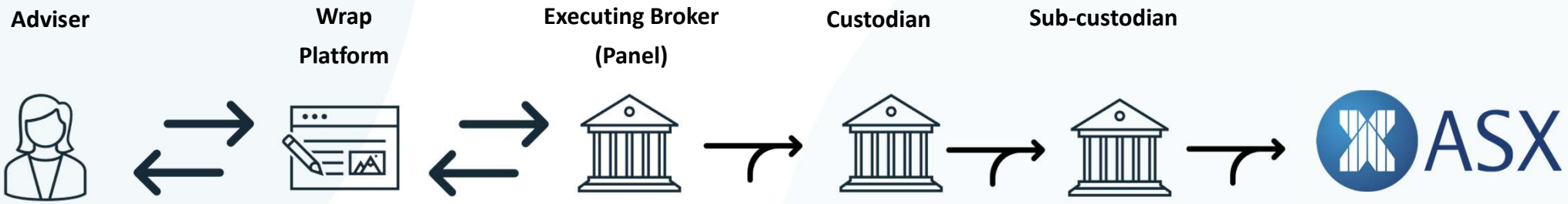
FinClear

EFFICIENCY: THE BENEFIT OF HIN

IMAP Virtual InvestTech 2021

PLATFORM OPERATING MODELS

Custodial Model



HIN Model

Less intermediaries results in:

- Less risk
- Less cost
- Clear ownership

WHY DOES IT MATTER?

We are amid significant, transformative technological disruption.

	Custodial Operating Model	HIN Operating Model
Payments	✗	✓
Infrastructure	?	✓
Market microstructure	✗	✓
Product Innovation	✗	✓

BENEFITS OF HIN

"Of course I am minimising my tax!

And if anybody in this country doesn't minimise their tax, they want their heads read, because as a government, I can tell you you're not spending it that well that we should be donating extra!”

Kerry Packer

1991 Print Media Inquiry.

BENEFITS OF HIN

Familiarity: With approx. 20mil active shareholders across 3mil active HIN's, Australian's are inherently familiar with HIN relative to custody which may result in less client education and improved client ROI.

Ownership: Enjoy full legal and beneficial ownership with complete transparency. This may not be the case under a custodial type arrangement.

Tax Efficiency: Tax reporting / control your client's tax liability - franking credits, income, withholding tax discounts & capital gains discounts all retained by the account holder.

Security: Assets are not subject to stock lending practices sometimes utilised by custodians and sub-custodians to improve ***their*** margins.

Portability: No need to sell shares and trigger capital gains if you wish to move into another Managed Portfolio or out of Managed Portfolio into a trading account.

Personalisation: Customer centric solutions around personalised wealth/goals implemented through technology.

FINCLEAR
PROFESSIONALLY MANAGED PORTFOLIOS

Low Fees

0.3% p.a. FinClear Fee + Investment Manager Fee*

0%

Zero brokerage on all MDA accounts

$0

No hidden additional costs**

Fee Cap

Finclear fee capped***

Fees are ex GST. $300 minimum FinClear Fee per account p.a. *Investment Manager Fee range from 0.2-0.45%. **ETP ICRs not included. ***FinClear fee cap applies on account balances over